

STATE OF MONTANA
DEPARTMENT OF ADMINISTRATION



BRIAN SCHWEITZER, GOVERNOR

PHONE: (406) 444-7462/1-800-287-8266
FAX: (406) 444-0080
www.benefits.mt.gov

100 N PARK AVE SUITE 320
PO BOX 200130
HELENA, MONTANA 59620-0130

Frequently Asked Questions (FAQs)
Health Screening Participation Premium Discount

Before calling our office, please carefully review the following FAQs to see if they answer your question. Thank you for your consideration.



Q: What is the discount and how can I get it?

A: Policy holders on the State of Montana health care plan will receive a \$5 discount during the 2010 benefit year for themselves when they attend a 2009 health screening. If they have a dependent on the State of Montana medical plan over the age of 18 who attends the health screening as well, then the policy holder will receive a \$10 discount off their monthly premiums. The discount will not exceed \$10 per month per policyholder. No further action or application is necessary.

Q: I am single with no dependents, and I usually have "extra" State Share to put in my flexible spending account. How will this affect me?

A: For someone who usually has leftover State Share, the discount will give \$5 extra to be spent on optional benefits or be put in flexible spending. For those who don't have leftover State Share, the \$5 will decrease their out-of-pocket costs.

Q: How do I know if my dependent is eligible?

A: A \$5 discount will be given for eligible dependents only. An "eligible" dependent is a dependent who is covered on the State of Montana medical health care plan, is over the age of 18, and who attends a health screening in 2009. These are referred to as "eligible" dependents throughout the rest of this document.

Q: I made an appointment and had my yearly check-up and labs done with my doctor. Does this count towards the health screening?

A: No, other doctor's appointments are not eligible for the discount. You must attend one of the health screenings scheduled by the State of Montana to be eligible for the discount. ***In order to make the best use of your free health screening, ideally, yearly doctor's check-ups should be scheduled soon after your health screening. Then you can take your current labs to your doctor, which saves time and money for you, the doctor, and our health care plan.***

Q: I've attended a health screening in 2009. How will I know that I am getting the discount?

A: Our system will keep track of members who attended a health screening in 2009. Please be sure to keep your documentation from your health screening and tell your eligible dependents who may attend to do the same. This will be required if a discrepancy occurs and our records do not show that you and/or your eligible dependent attended a health screening. A confirmation will be mailed by the end of 2009 to policy holders who participated in a health screening. If you do not receive a confirmation statement by December 20, please contact our office (contact information is below). Please also double-check your first paycheck (or premium payment for retirees) for the first full pay period of 2010 (usually the second paycheck in January) to ensure that the discount was taken properly. Contact our office immediately if it is not.

Continued next page

Q: When will I receive my discount?

A: The discount off the monthly premiums will begin with the first full pay period in January 2010. The discount will be given for each month of the 2010 benefit year.

Q: When does my discount expire?

A: The discount will be applied to all premiums for the 2010 benefit year. Depending on results, this discount may be continued; look for more information in your annual change materials in October 2009.

Q: What happens if I terminate employment or retire from the State of Montana?

A: Once a policy holder with coverage on the State of Montana health care plan terminates their benefits (for whatever reason), the discount ends. There is no cash incentive for any remaining months in the benefit year. If a person retires but continues their coverage under the State of Montana health care plan, the discount will work the same. Discounts cannot be transferred from one policyholder to another.

Q: I had an eligible dependent who attended a health screening in 2009, but they are no longer covered under my plan on 2010. Will I still receive a \$10 discount?

A: Yes, the discount is applied assuming that all factors in place in 2009 are still in place in 2010. If you and an eligible dependent attended a health screening in 2009, a \$10 discount will be taken from all 2010 premiums.

Q: Is my discount transferable to another policyholder?

A: The discount cannot be transferred to any other policyholder. The discount will be applied to the policyholder at the time of the health screening. If you terminate your health care coverage for any reason, the discount will also end. For example, if you participated in a health screening in 2009 and become a dependent on another State employee's health care plan in 2010, your discount will end when your policy is terminated. The discount cannot be transferred between policies.

Q: What happens if I terminate in 2010 and take my COBRA benefit? Will the discount apply to COBRA premiums?

A: The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. This discount applies the same as long as COBRA members are participants in the State of Montana health care plan.

Q: I terminated my position with the State, but now I have returned in another position. Will I still get my discount?

A: Yes, the discount will still apply if an employee terminates and then re-enrolls in the health care plan during 2010. Employees should be sure to work with their personnel office to make sure that the discount is still active on their account.

Q: I'm a retiree. How does this discount apply to me?

A: This discount works the same for retirees as it does for active employees. Since retirees are not eligible for State Share and pay the full premium, they will see a reduction in the amount they pay each month.

Continued next page

Q: I'm Joint Core. How does this discount apply to me?

A: For joint core members, if the primary or partner policy holder attends a health screening, they will receive \$5 off their own premium per month. If both the primary and the partner policy holder attend, they will both receive \$5 off their premiums per month. If one of the policy holders and one eligible dependent attend a health screening, then that policy holder will receive \$10 off their premium per month. If both the primary and partner policy holder and two of their eligible dependents attend, then both the primary and partner policy holder will receive \$10 off their premiums per month.

Q: Why do a discount?

A: The Health Care and Benefits Division is dedicated to administer competitive and comprehensive benefits that provide financial protection for state employees, retirees and their families in a cost-effective manner. Not only does a discount of this nature provide cost-effective benefit options, but it also encourages State of Montana employees to take an active interest in maintaining and improving their health.

Q: How do I get signed up for a health screening?

A: Visit www.benefits.mt.gov/wellness.asp. To view the health screening schedule, click on "2009 Health Screening Schedule." To register for an appointment, at www.benefits.mt.gov/wellness.asp, click on "Health Screenings;" scroll to the bottom, pick a city, and press "Continue."

You will need to know your Employee ID and password. Your employee ID is the 6-digit number found at the top of your paycheck and may also be found by calling your payroll office. Don't know your password? Click on "forgot password" and it will be e-mailed to you.

Q: Do I have to pre-register for a health screening in order to receive the discount?

A: It is STRONGLY encouraged to make an appointment to ensure that your discount is properly applied. Please call our office (contact information is below) and we can assist you in making an appointment.

Q: Can I receive my discount in cash?

A: No, the discount will be taken from premiums only and is not available in cash.

Q: This doesn't answer my question. Who should I contact?

A: For any other questions, please call Health Care and Benefits at (406) 444-7462 or (800) 287-8266 or e-mail benefitsquestions@mt.gov.

Updated 01/09